

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:)	Bankruptcy No. 19-70386-JAD
Jerry A. McKinney and)	
Kathy J. McKinney,)	Chapter 13
Debtors,)	
Jerry A. McKinney and)	Doc. No. 70
Kathy J. McKinney,)	
Movants,)	Related to Doc. Nos. 54, 56
v.)	
M&T Bank,)	
Respondent.)	

INTERIM MORTGAGE MODIFICATION ORDER

On December 12, 2019, the above named Debtors and Respondent M&T Bank (“Creditor”) entered into a trial modification (the “Trial Modification”), through the Court’s *Loss Mitigation Program* (LMP), with respect to the first mortgage on the Debtor’s residence. The terms of the Trial Modification require monthly payments in the amount of \$1,100.98 (“Trial Payments”) to begin on **January 1, 2020**, and to continue in that amount until **March 1, 2020** (the “Trial Modification Period”). In light of the need for an immediate change in the distribution to the Creditor, the Debtor(s) request the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 27th day of December, 2019, for the foregoing reasons it is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the


Amount of \$1,100.98 for the following months: January 2020, February 2020, and March 2020. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

(2) In the event that a Permanent Modification is reached between the Parties, the Debtor ***immediately*** shall file a *Motion to Authorize the Loan Modification* in compliance with *W.P.A.LBR 9020-6(d)*.

(3) The LMP Period is extended until fourteen (14) days after the expiration of the Trial Modification Period. If the Debtor has not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtor shall ***immediately*** file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.P.A.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.P.A.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(4) Any Party may seek a further hearing regarding the amendment or termination of this *Order* at any time during the Trial Modification Period by filing an appropriate Motion.

(5) Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: **LMP@chapter13trusteedpa.com** and Debtor shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor(s) Certificate of Service shall reflect service upon the above identified email address.


Honorable Jeffery A. Deller **mas**
UNITED STATES BANKRUPTCY JUDGE

Case administrator to serve:
Debtors
Counsel for Debtors
[Counsel for Creditor]
Ronda J. Winnecour, Esq. Ch 13 Trustee

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Jerry A. McKinney
Kathy J. McKinney
Debtors

Case No. 19-70386-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.
db/jdb +Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Jerry A. McKinney dvalencik@c-vlaw.com,
cylaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-
vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com
David Z. Valencik on behalf of Joint Debtor Kathy J. McKinney dvalencik@c-vlaw.com,
cylaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-
vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Matthew M. Herron on behalf of Creditor The Debt Doctors, LLC mmh@thedebtctors.com,
hgs@thedebtctors.com;alb@thedebtctors.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6